

A guide to home rehab, repair and replacement resources, along with resources to assist you in paying or reducing your bills in the Missoula area.

The
**MISSOULA
MANUFACTURED
HOUSING**
Resource Guide





NeighborWorks Montana is an equal Housing Opportunity provider and does business in accordance with the federal and applicable state fair housing acts. It is illegal to discriminate against any person on the basis of race, color, religion, national origin, sex, handicap or familial status.

As a member of a resident owned community you have control over your land, lot rents and infrastructure, you are building your leadership, and you are finding new ways to engage and support residents of your communities. As you go about the business of maintaining and improving your community you are also going about the work of maintaining and improving your homes. You've built porches, replaced roofs, painted siding, and created gardens. Many of you have done this work on your own, and we've heard that while you're pleased with the progress you've made you would like to do more.

Fortunately, you don't have to do it alone. As ROC USA® says we are "Better Together." Together with your neighbors, and the organizations and resources available, you have the power to make your community, and your home, what you want it to be. Whether you want to get low cost building materials, improve your budget so you can save up for a home replacement, or address an immediate need like replacing an old water heater, there are a lot of great resources available. While you're hard at work in your communities we'll keep working to improve energy efficiency and quality construction of manufactured homes, make manufactured home loans more affordable, and make sure our government officials and neighbors know about the value and importance of manufactured housing as an affordable homeownership option. We'll also keep looking for new opportunities to support manufactured home rehab and replacement.

Keep us posted on your progress. We love hearing what's working, and we learn a lot from what's not working. Keep up the great work. We hope this guide helps you accomplish even more.

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Key Terms

Credit Score - A number lenders use to predict the probability someone will repay their debt. Some loan products are risk-rated meaning if you have a low score your interest rate will be higher making your loan more expensive.

Area Median Income (AMI) - Area median income is the average income in a particular area based on family size. For Missoula, the AMI for a family of 4 is \$65,875. Living at or below 80% AMI in Missoula County would mean the household income does not exceed \$52,700 annually.

Federal Poverty Level - An indicator the U.S. government uses to determine who is eligible for federal subsidies and aid. New guidelines are issued by the Department of Health and Human Services and are available every January.

Low-Cost Building Supplies

Being a homeowner gives you the control to do what you want with your home, but it takes work to keep your home in good repair. Minor home improvements are a constant need. And, sometimes those improvement needs grow. We can all struggle with how to tackle those jobs. Fortunately there are resources that can make home repairs affordable even on a tight budget.

Habitat for Humanity Restore

What's Available?

Low cost building supplies and a place to donate building supplies and household items.

Who can use this?

Available for anyone.

Contact Info

406.549.8215
habitatmsla.org/restore
 3655 MT-200
 Missoula, MT 59802



Home Resource

What's Available?

Low cost building supplies and a place to donate building supplies.

Who can use this?

Available for anyone. Receive the discount if you are part of a 501(c)3 (like your ROC). Talk with the Home Resource staff to find out more.

Contact Info

406.541.8300
www.homeresource.org
 1515 Wyoming Street
 Missoula, MT 59801



Residents of Buena Vista have used Home Resource



A Buena Vista resident's son needed to build a fence. He went to Home Resource to purchase the supplies. While in the store, he found out that they have discounts for non-profits. The Buena Vista community is a non-profit! Terry, the board president, went to Home Resource and worked with them to register their ROC as a non-profit for the discount. Any resident who has their address on a license or ID, proving their residency is in the ROC, receives 5-50% off items at the store. There has been a fencing project completed using materials from Home Resource and other residents have been able to buy materials at a discount to complete rehab on their homes. The community has made many improvements and this discount has helped make that possible.

Missoula Urban Demonstration Project



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| What's Available? | Tools and equipment for rent. |
| Who can use this? | MUD members. Become a MUD member and choose from over 2,000 tools to rent for your next project. There is a minimal annual fee for membership. |
| Contact Info | 406.549.6790 www.mudproject.org 1527 Wyoming Street Missoula, MT 59801 |

ROC Mall

ROC USA has created deals with both Sherwin-Williams and Mobile Home Parts Store specifically for people living in ROCS.



SHERWIN-WILLIAMS.

Receive special savings at all Sherwin-Williams paint locations. Simply let them know you're part of the co-op and mention the code provided.

The code is: 5562-8149-1

Missoula Sherwin-Williams Location:
1428 S Reserve St., Missoula, MT 59801
406.543.5950



Receive a 10% storewide discount at Mobile Home Parts Store if your community is part of the ROC USA network. The site features all sorts of home renovation and repair products specifically for manufactured homes.

To get the discount, go to:
www.mobilehomepartsstore.com
and enter the code "InnoviaMHPS" at checkout to save 10% on your order.

Paul Bradley of ROC USA on his experience with the Sherwin-Williams Discount

I saved 37% and got better quality paint through my Innovia – ROC MALL – discount at Sherwin Williams! You have to tell them it's a commercial account and it will show up as CCA Global in Manchester, N.H., and it's totally legitimate. Just say you're a part of the co-op.

The code is: 5562-8149-1

The background on this is that ROC USA helped found the CMC Cooperative to generate savings for ROCs and ROC Members. The Co-op hired CCA Global Partners to manage the development of cost-saving programs and it's starting to come together. The service is called "Innovia" and all the products are viewable in the ROC Mall. Not all are all that special right now. It will get there. One for sure is special – Sherwin Williams.

Does anyone else have a painting project on the to-do list? I used the Sherwin Williams discount last weekend and it was great! We mostly buy our paint at Sherwin Williams because I like the small store service and the paint is excellent. As a customer, we often get 30% discount mailers. The Innovia savings are better and they upgrade you to professional quality paint! It's better paint for less money!



Home Rehab Resources

Over time roofs leak, windows let in the cold, bathrooms build up moisture, and homes need repair. With Montana's extreme temperatures repairs left undone can leave you struggling to keep your home warm or keep up with high energy bills. Check out these great options that may help you improve your home and reduce your costs.

| NorthWestern Energy Rebates | |
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| What's Available? | Rebates available for NW Energy customers, for energy efficiency improvements including water heaters, insulation, high efficiency furnace, weather stripping, programmable thermostat, air sealing, etc. |
| Who can use this? | Available for all NW Energy customers. |
| Additional Details | The rebates are dependant upon the improvements made. You must save all receipts and document upgrades, and submit with application to NW Energy. |
| Contact Info | 1.800.823.5995 www.northwesternenergy.com |

| Missoula Human Resource Council | |
|---------------------------------|---|
| What's Available? | Grant for home weatherization in Missoula, Ravalli and Sanders Counties. |
| Who can use this? | If 7 or fewer people are in the household, the household income can not exceed 60% AMI. If more than 7 people living in household, income can not be above 150% of poverty level. |
| Additional Details | To receive benefits there must be an energy audit/home assessment completed, the measures taken must pay for themselves in energy savings. All the work completed is done by HRC contractors. |
| Contact Info | 406.728.3710 www.humanresourcecouncil.org 1801 South Higgins, Missoula, MT |

Meet Dale Fite

Read Dale's story about how the Human Resource Council helped weatherize his home

Dale Fite is a Community Member of Buena Vista Community, Inc., a Resident Owned Community located in Missoula. Dale received LIEAP Weatherization in summer 2015 through the Human Resource Council (HRC) in Missoula. Here's what he had to say about his experience.

"I am very pleased with what they did. They put new insulation in the belly cover underneath, new doors, fixed two busted out windows and went around and caulked all the windows, put in a new hot water tank and furnace. They installed carbon monoxide detectors, installed a new hood above the stove. The improvements were worth \$10,600 after installation. The utilities have gone down by \$30-50 monthly since the weatherization was completed. I receive LIEAP Energy Assistance for gas every year and I was contacted by HRC, they went through and decided it was my turn for my home to be weatherized. The home assessment was scheduled and the team came out and did the air test, once they identified the items to be fixed or replaced they came and did the job, they stayed on the job until it was completed. As part of the LIEAP program, every year they provide me with plastic for my windows, lightbulbs and a filter for my furnace. It is an excellent program. There was nothing for me to do, besides opening my home to them and they do all the work, I just had to open my door and keep them company! The program, everyone should get on it if they qualify for it."

To receive an application to the LIEAP and Weatherization program through HRC please visit <http://humanresourcecouncil.org/energy-bill-assistance-services.html>, call (406) 728-3710 to be mailed an application, or applications are available to walk-ins at all HRC offices. There are folks available to assist in the completion of the application at HRC as well.

Loans

With a big project on your hands check out the financial and budgeting resources on the next page, and consider whether a loan is right for you. Whether you're making major improvements, or replacing your home, lenders can help you understand your loan options. Here are some loans that were specifically designed for manufactured homes.

Montana Community Development Corporation

| | |
|---------------------------|--|
| What's Available? | Loans available for home repairs and improvements. |
| Who can use this? | Anybody who owns and lives in a manufactured home in Montana. |
| Additional Details | This loan offers a flexible repayment plan with rates as low as 1%. Loans available up to \$5,000. |
| Contact Info | 406.728.9234 www.mtcdc.org 229 E Main Missoula, MT 59802 |



Missoula Federal Credit Union

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| What's Available? | Loans available for manufactured homes both on and off permanent foundations. |
| Who can use this? | Residents of MFCU's service area, including all of Missoula County. |
| Additional Details | Fixed interest rates. Homes must be built after 1980. Borrow up to 95% loan to home value with a minimum of 5% down payment. Term up to 20 years. If credit score is below 620 MFCU will still consider your application with additional review. |
| Contact Info | 406.523.3300 www.missoulafcu.org |

Credit Human

| | |
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| What's Available? | Loans available for manufactured homes. This is a federal credit union based in San Antonio, Texas. |
| Who can use this? | Available in much of the U.S. including Montana. |
| Additional Details | Fixed rates with minimum of 5% down. If double-wide, must be newer than 1976. If single-wide, model year can be no older than 15 years old. Minimum credit score of 660. |
| Contact Info | 1.877.475.6852 www.credithuman.com |



Managing Your Money

Are you interested in improving or replacing your home, but just can't figure out how to fit these projects into your budget? A housing counselor can help you review your budget, plan for savings and help you work toward your goals. Even if you're not planning for a major expense, it can be difficult to manage your household financials. Counselors can help you prepare for the future, no matter what your financial situation or your goals may be.

| Homeword | |
|--------------------------|--|
| What's Available? | Homebuyer, financial and renter education and counseling. |
| Who can use this? | Available to anyone in Homeword's service area, including Missoula County. |
| Contact Info | 406.532.4663 www.homeword.org 1535 Liberty Ln. #116a Missoula, MT 59808 |

| Rural Dynamics, Inc. (RDI) | |
|----------------------------|---|
| What's Available? | Homebuyer, financial, budget and credit counseling. |
| Who can use this? | Available to anyone in RDI's service area including Missoula County. |
| Contact Info | 1.877.275.2227 www.ruraldynamics.org 1515 Fairview Ave. Suite 205 Missoula, MT 59801 |

Here's what a couple of people said about their time in Homeword's classes:

"Loved everything. Already making changes in our financial situation! No longer afraid to face my debt! Looking forward to the one-on-one and getting a new start on financial stability. This class has been an answered prayer."

"Thank you! I usually have a horrible attitude about money but took it to heart when you told us to check that at the door. I was much more receptive to this class than any other financial instruction/conversation I've ever had with anybody (Seriously)!"

Meet Brooke and Daniel

Meet a couple that used Missoula Federal Credit Union's manufactured home loan product. When Brooke and Daniel Belanger were served notice to vacate their apartment they were understandably worried. The young newlyweds needed stability, wanted to own their own home, and wanted to feel pride in investing in their community and having a place to call their own. They also wanted to be close to town to avoid costly and time consuming commutes.

Unfortunately, conventional houses and conforming home loans in the Missoula area made it impossible for them to find a typical house in their budget. The options were to move further from town, or to go back into the rental pool and try to save more money. Brooke had heard about Missoula Federal Credit Union's Manufactured Home Loan program and wondered whether this might provide a solution to the challenges the couple was facing.



While manufactured housing can provide sound, affordable housing opportunities for Montana families, financing can be difficult. Conforming mortgages require a permanent foundation and all of the standard qualifying criteria. Non-conforming "chattel" loans tend to be short-term, require high down payments, and come with high interest rates. Missoula Federal Credit Union is working to change this reality. The credit union's manufactured home loan product is available for new or used manufactured homes, regardless of foundation type. Homeowners can borrow up to 95% of the home value for up to 20 years, at a reasonable rate of interest.

Brooke had the drive and determination to find a solution for their family. Her husband Daniel said "We did not know if we could qualify for a home, we did not fit the typical homebuyer profile. After we found out that Missoula Federal had this program we decided to give it a try. Now friends, co-workers, and even our insurance agent are asking us how we were able to find and get the loan."

Reducing Your Bills

Whether you need assistance paying your utility bills or you could use a reduction on your personal property taxes, check out these resources for ways to reduce your bills.



| Property Tax Reduction | |
|---------------------------|---|
| What's Available? | Reduce your personal property taxes (the taxes you pay on your home). |
| Who can use this? | Available for homeowners in Montana with a household income below \$28,349. |
| Additional Details | To apply, complete PTAP Application on or before April 12. ** There is a separate program available for disabled veterans and their surviving spouses for up to 100% tax reduction up to \$57,000 in income; and there is a tax credit up to \$1,000 in rent and property taxes for elderly people with incomes up to \$45,000 even if they don't file a tax return.** |
| Contact Info | Montana Department of Revenue 1.866.859.2254 https://revenue.mt.gov/ |

| Missoula Human Resource Council | |
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| What's Available? | Support with energy bills in Missoula, Ravalli and Sanders Counties. Grants available ranging from \$435-\$3,200 per year depending on household type and heat source. |
| Who can use this? | If 7 or fewer people are in the household, the household income cannot exceed 60% AMI. If more than 7 people living in household, income can not be above 150% of poverty level. |
| Contact Info | 406.728.3710 www.humanresourcecouncil.org 1801 South Higgins, Missoula, MT |

Need assistance covering your medical expenses?

| | Medical Bill Assistance Community Medical Center | Medical Bill Assistance St. Patrick's Hospital | Get Health Insurance | Partnership Health Center |
|--------------------------|---|---|--|--|
| What's Available? | Financial assistance for medical bills | Financial assistance for medical bills | Reduced cost health insurance | Medical and dental services |
| Who can use this? | Only available for emergency and medically required services provided by Community Medical Center. 100% coverage available for people below 200% of federal poverty level. Sliding scale available for anyone between 220% and 300%. | Only available for emergency and medically required services provided by St. Patrick's Hospital. 100% coverage available for people up to 300% of federal poverty level. Sliding scale available for anyone between 301% and 350%. | 85% of Montanans who bought their own plan in 2014 qualified for reduced cost health insurance. Open enrollment runs Nov. 1 through January 31. | Services available on a sliding fee scale from 0% to 100% depending on income. |
| Contact Info | 406.541.2801 www.communitymed.org | 1.866.747.2455 www.providence.org | 1.800.318.2596 www.healthcare.gov | 406.258.4450 www.missoulacounty.us/community/partnership-health-center |

Health and Housing

We learn more every day about how important a safe, quality, affordable home is to peoples' overall health and wellness. Here are some things you might consider about your home and your health.

Avoiding Trips and Falls

Warped floors and uneven transitions in flooring between rooms can cause trips and falls that can require costly emergency room visits. Lack of a safe way to enter your home, with stable stairs or a ramp, and railings, can also be dangerous. Elderly residents and people with disabilities are particularly at risk for these home hazards. Consider fixing uneven flooring or creating smooth transitions between rooms, and building or reinforcing stairs and railings outside your home. Some of the other resources in this guide might help you accomplish these improvements at a low cost.



Department of Public Health and Human Services

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| What's Available? | Home based intervention and assistance for families with children diagnosed with asthma. |
| Who can use this? | Families with children age 0-17 living in Missoula or Granite County who have been diagnosed with asthma. |
| Additional Details | Children in the program will receive an asthma/allergy mattress and pillow covers to help reduce nighttime symptoms and an air purifier with HEPA filter. |
| Contact Info | 406.258.4290 http://dphhs.mt.gov |

Improving Indoor Air Quality by Removing Mold

Mold can cause allergic reactions and aggravate asthma and other lung diseases. Carpets and carpet pads can absorb moisture and create an ideal environment for mold. Lack of flashing and sealing around doors and windows can allow moisture to come into a home. And roofs can be a challenge when leaks develop, or lack of insulation and ventilation create ice dams. These are all areas that home rehab can help improve. Again, look to other sections of this guide for resources.

Smoke Detectors

Smoke Detectors are an affordable and effective way to protect people in your home in the event of a fire. We all know people who have suffered from manufactured home fires, and we know how quickly fires can happen. Manufactured homes have a higher rate of deaths per fire than other types of homes. The National Manufactured Home Owners Association and ROC USA have teamed up in the past to provide free smoke detectors to ROC residents, and the American Red Cross and local Fire Departments also often provide free smoke detectors. Look on myROCUSA.org to learn more, or talk to your board about working with your neighbors to find a source for free smoke detectors.



Health and Housing

RDI Community Lending Assistive Technology Loans

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| What's Available? | Low-interest loans for the purchase of Assistive Technology (AT). For a full list of AT see the website listed in the contact info below. |
| Who can use this? | The AT loans are available to anyone living in Montana with a disability. |
| Contact Info | 406.454.5712 www.ruraldynamics.org/matl |



Missoula Aging Services

| | |
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| What's Available? | Home care and housing resources including Meals on Wheels. |
| Who can use this? | Senior citizens in the Missoula area. |
| Contact Info | 406.728.7682 www.missoulaagingservices.org |

Climate Smart Missoula

Thanks to our friends at Climate Smart Missoula we're learning more about how to "Whether the Weather Better" – as our climate is changing, hotter temperatures and smokier skies are becoming more common. Elderly people, kids, pregnant women and people with asthma and other pre-existing conditions are particularly at risk in smokier and hotter weather.

Beat the heat and smoke by:

- Finding a cool place to be inside
 - Seeking shade
 - Drinking more water

Homebound seniors who live in homes that are not easily cooled are vulnerable in these conditions. Check on your neighbors to see how they're doing, and help them get cool and out of the smoke.

Learn more at missoulaclimate.org/summer-smart



Other Resources

Talk with your neighbors!

When thinking about making repairs or replacing your home, it is important to remember that you belong to a community of people who have done many projects like the one you are just beginning. Your neighbors and fellow community members have many of the same ideas and goals for their homes and community and may know of really great discounts or ways to obtain the materials needed for your projects. Your neighbors are a great resource. Reach out to your fellow community members and your board of directors with your ideas for community improvements and other projects. There is a very good chance that other people may also be interested in seeing those improvements take place and be willing to work together to make it happen. Engaging your community members to work together toward a common goal for your community is one of the best assets a Resident Owned Community has.



2-1-1 / First Call for Help

Need help with something else not in this guide? 2-1-1 can connect you with the community resources, services and assistance you need from health, to employment, to childcare, to volunteer opportunities. Provided by the Missoula Human Resource Council and the United Way of Missoula County you can get help through the website www.montana211.org or by dialing 2-1-1. This is a free, anonymous service available 24 hours a day, 7 days a week, 365 days a year.

MyRocUSA.org

Check out MyRocUSA.org - an online community forum of people living in ROCs across the country. MyRocUSA.org is a great place to come together, ask questions and get ideas from residents across the country on both individual home and community improvements. You have the ability to post questions on the online forum and get responses from a broader community than just your own.

If you have not created an account on MyRocUSA.org yet, we encourage you to go do so now and start interacting with other ROC residents!



NeighborWorks Montana

NeighborWorks Montana (NWMT) is a statewide nonprofit organization that works to create opportunities for families and individuals to live in affordable homes in strong communities. NWMT works to help Resident Owned Communities (ROCs) form in Montana, and supports ROCs through leadership training and development, loan compliance, and special projects including community infrastructure and home rehab and replacement. Interested in training for your ROC? Attend the Community Leadership Institute or one of NWMT's statewide trainings, or contact NWMT to ask for support. Our Cooperative Housing Specialist can help you find the resources you need to make your community what you want it to be. Check out www.nwmt.org or call us at 406.761.5861.

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in manufactured housing:*



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